

4/18/05 11:05:38
BK 108 PG 63
DESDO COUNTY, MS
W.E. DAVIS, CH CLERK

Document Title:

Limited Power of Attorney

Grantor: WELLS FARGO BANK, NA

Grantee: OCWEN FEDERAL BANK FSB

Financial Dimensions

(5)

POA#: 1768

LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A., F/K/A Norwest Bank Minnesota, N.A., (the "Company") hereby irrevocably constitutes and appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen") and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby; (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust; (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise. (iv) All other comparable instruments.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: October 19, 2004

Attest:

By: John Morgan, Jr.
Its: Assistant Secretary

Wells Fargo Bank, N.A.,
as Trustee under the Agreement

By: Diane E. TenHoopen
Its: Vice President

Unofficial Witnesses:

Gretchen Hendricks
Gretchen Hendricks

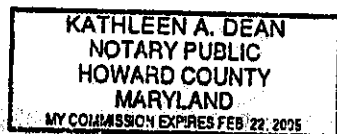
Yvonne Williams
Yvonne Williams

STATE OF MARYLAND
COUNTY OF HOWARD

ss:

On the 19th day of October, 2004 before me, a Notary Public in and for said State, personally appeared Diane E. TenHoopen, known to me to be Vice President of Wells Fargo Bank, N.A., and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,



Kathleen A. Dean
Notary Public
My Commissions expires 2/22/2005

When Recorded Mail To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236

256512

800-858-9808

Exhibit "A"

Ocwen Mortgage Loan Trust Asset-Backed Certificates, Series 1998-OAC1

Salomon Brothers Mortgage Securities VII, Inc., Floating Rate Mortgage Pass-Through Certificates, Series 1999-3

Southern Pacific Secured Assets Corporation, Collateralized Asset-Backed Notes Trust, Series 1998-H1

Fund America Investors Trust 1997-NMC1 Collateralized Mortgage Obligation Series 1997-NMC1
A/K/A National Mortgage Corporation, Phase 1997-NMC1

Amresco Residential Securities Corporation Mortgage Loan Trust 1999-1

Amresco Residential Securities Corporation Mortgage Loan Trust 1998-3

First Alliance Mortgage Loan Trust 1998-3, Mortgage Loan Asset-Backed Certificates, Series 1998-3

First Alliance Mortgage Loan Trust 1998-4, Mortgage Loan Asset Backed Certificates, Series 1998-4

First Alliance Mortgage Loan Trust 1999-1, Mortgage Loan Asset Backed Certificates, Series 1999-1

First Alliance Mortgage Loan Trust 1999-2, Mortgage Loan Asset Backed Certificates, Series 1999-2

First Alliance Mortgage Loan Trust 1999-3, Mortgage Loan Asset Backed Certificates, Series 1999-3

Delta Funding Home Equity Loan Trust 1994-2

Delta Funding Home Equity Loan Trust 1997-2

Delta Funding Home Equity Loan Trust 1997-3

Delta Funding Home Equity Loan Trust 1997-4

Delta Funding Home Equity Loan Trust 1998-1

Delta Funding Home Equity Loan Trust 1998-2

Delta Funding Home Equity Loan Trust 1998-3

Delta Funding Home Equity Loan Trust 1998-4

City Capital Home Loan Trust 1999-1 Asset-Back Notes, Series 1999-1

Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1

Delta Funding Home Equity Loan Trust 1996-1

Delta Funding Home Equity Loan Trust 1996-2

Delta Funding Home Equity Loan Trust 1996-3

Exhibit "A" continued

Delta Funding Home Equity Loan Trust 1999-2
Delta Funding Home Equity Loan Trust 1999-3
Delta Funding Home Equity Loan Trust 2000-1
Delta Funding Home Equity Loan Trust 1995-1
Delta Funding Home Equity Loan Trust 1995-2
Delta Funding Home Equity Loan Trust 1999-1
Delta Funding Home Equity Loan Trust 1997-1
Access Financial Mortgage Loan Trust 1996-3
Delta Funding Home Equity Loan Trust 2001-1
Amortizing Residential Collateral Trust, 2001-BC4
Delta Funding Home Equity Loan Asset-Backed Certificates Series 2001-2
Renaissance Home Equity Loan Trust 2002-1
Renaissance Home Equity Loan Trust 2002-2
Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through
Certificates, Series 2002-BC5
Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through
Certificates, Series 2002-BC6
Renaissance Home Equity Loan Trust 2002-3
Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through
Certificates, Series 2002-BC8
Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through
Certificates, Series 2002-BC9
Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through
Certificates, Series 2002-BC10
Structured Asset Securities Corporation Structured Asset Investment Loan Trust Mortgage Pass-Through
Certificates, Series 2003-BC3
Encore Credit Corporation, Mortgage Pass-Through Certificates, Series 2003-1
Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through
Certificates, Series 2003-BC4
Renaissance Home Equity Loan Trust 2003-3

Exhibit "A" continued

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through
Certificates, Series 2003-BC12

Renaissance Home Equity Loan Trust 2003-4

Terwin Mortgage Trust, Asset-Backed Certificates, Series TMTS 2003-8HE

Renaissance Home Equity Loan Trust 2004-1

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through
Certificates, Series 2003-BC12

Renaissance Home Equity Loan Trust 2004-2

Renaissance Home Equity Loan Trust 2004-3



I hereby certify this document to be a true,
correct and complete copy of the record
filed in my office. Dated this 5 day
of January 2005.
Roger Desjarlais, County Administrator
By Guth H. Schelen
Deputy Clerk